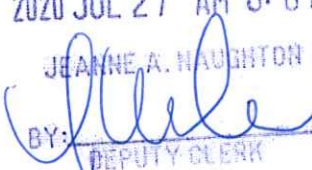


Geraldina Obando
3365 Kennedy Blvd
Jersey City, NJ 07307
Tel: (201) 702-2545

FILED
NEWARK, NJ
2020 JUL 27 AM 8:07
JEANNE A. NAUGHTON
BY: 
DEPUTY CLERK

Monday July 20, 2020

VIA ECF

Honorable Vincent F. Papalia
United States Bankruptcy Court
Martin Luther King, Jr. Federal Bldg.
50 Walnut Street, 3rd Floor
Newark, New Jersey 07102

**Re: James X. Rezabala and Erika M. Penachi
Case No. 19-25396(VFP)
Kartzman, Trustee v. Geraldina Obando**

Dear Judge, Papalia:

My name is Geraldina Obando, and due to illness and scheduling conflicts as a result of the pandemic. I have tried my best to answer to this case, I have found myself with missing mail and correspondences sent to my current address at 3365 Kennedy Blvd. Jersey City NJ 07307 which I currently shared with one of the parties involved in this case. I understand that the Trustee have entered a petition against me for failure to answer but being an elderly woman and having a limited knowledge to current technology it is been almost impossible to previously answer in time to this matter.

Please note that I will need an interpreter to present my case. I have lived at the above address since 1999 and have trusted my relatives for to make payments to the bank which account for 50% of the monthly mortgage payments and now it turns out they were not and even putting more debts in the mortgage. I was never informed that the mortgage payments were being made, even though I am listed as an owner. Every time I tried to secure information from the Bank Trustee, I was never provided any information.

Please take the above into account and allow me to present my case.

Regards,

Geraldina Obando